

12-12020-mg Doc 5996-1 Filed 11/26/13 Entered 12/03/13 14:54:11 Exhibit
GMAC
Mortgage

(Restricted From Public View to Comply With Privacy Guidelines) Pg 1 of 6
3451 Hammond Avenue
Waterloo, IA 50702
1-800-766-4622/Follow the Prompts

Important Note: In accordance with RESPA requirements, this notice is being sent as a result of the review completed on your escrow account.

These are Gmac mortgage paper

30906-0007356-003
AILETTE CORNELIUS
26 BRANFORD ST
HARTFORD CT 06112-1517

ESCROW ANALYSIS STATEMENT

ACCOUNT NUMBER: 0126011303

PROPERTY ADDRESS:
26 BRANFORD STREET
HARTFORD CT 06112

ANALYSIS DATE: SEPTEMBER 10, 2009

PLEASE KEEP THIS ESCROW ANALYSIS FOR COMPARISON TO NEXT YEAR'S STATEMENT.

Section 1:

DESCRIPTION	NEXT DUE DATE	ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT	AMOUNT(S) USED IN PRIOR ANALYSIS
REGULAR PMI	NOVEMBER 2009	36.10	36.10
REGULAR PMI	DECEMBER 2009	36.10	36.10
REGULAR PMI	JANUARY 2010	36.10	36.10
REGULAR PMI	FEBRUARY 2010	36.10	36.10
CITY/TOWNSHIP	FEBRUARY 2010	1,198.34	1,096.17
REGULAR PMI	MARCH 2010	36.10	36.10
REGULAR PMI	APRIL 2010	36.10	36.10
REGULAR PMI	MAY 2010	36.10	36.10
REGULAR PMI	JUNE 2010	36.10	36.10
REGULAR PMI	JULY 2010	36.10	36.10
REGULAR PMI	AUGUST 2010	36.10	36.10
CITY/TOWNSHIP	AUGUST 2010	1,255.04	1,198.34
FIRE	SEPTEMBER 2010	1,098.00	911.00
REGULAR PMI	SEPTEMBER 2010	36.10	36.10
REGULAR PMI	OCTOBER 2010	36.10	36.10
TOTAL ANNUAL DISBURSEMENTS:		3,984.58	3,638.71
TOTAL ESCROW PAYMENT:		332.04	303.22

The amounts above are based on either an estimate previously provided or the amount last disbursed.

NOTE: If you pay the escrow shortage amount of \$609.04, your new total payment will automatically be adjusted to \$896.05 effective with your NOVEMBER 01, 2009 payment. If you do not pay the shortage, your total payment effective NOVEMBER 01, 2009 will be \$946.80.

Payment change:	New	Prior Analysis
Escrow	332.04	303.22
Surplus/Shortage	50.75	24.83
Escrow Shortage Spread 12 Months		
Optional Ins	12.95	12.95
Total	395.74	341.00
Principal/Interest	551.06	551.06
Total Payment	946.80	892.06

Depending on the timing of when your next billing notice is released, you may not see the payment change until the following billing notice.

For details about the difference between the old and new payment amounts, please reference the ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT and AMOUNT(S) USED IN PRIOR ANALYSIS columns listed above.

**Any questions regarding changes in the "Estimated Amount of Next Disbursement" should be directed to your Tax Authority and/or Insurance Company.
To reach our insurance department call: 1-800-256-9962.**

By sending your check, please be aware that you are authorizing us to use information on your check to make a one-time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

If you are utilizing a military allotment, or third-party company to make payments on your behalf, please notify your service of any payment changes.

NOTE — you must use the below address when remitting your escrow shortage payment

THIS COUPON MUST ACCOMPANY YOUR ESCROW SHORTAGE PAYMENT

ANALYSIS TYPE: 1/6 AGGREGATE
 PROJECTED ESCROW BALANCE AS OF: OCTOBER 31, 2009

ACCOUNT NUMBER: 0126011303
 278.88 *

* Projected balance reflects all receipts and disbursements made prior to the date of analysis and all mortgagor payments and disbursements anticipated to be made prior to the effective date of analysis.

DATE	RECEIPTS	PROJECTED DISBURSEMENTS	CUR. BAL. PROJECTIONS	REQ. BAL. PROJECTIONS
PROJECTED BALANCE			278.88	887.92
11/01/09	332.04	36.10-	574.82	1,183.86
12/01/09	332.04	36.10-	870.76	1,479.80
01/01/10	332.04	36.10-	1,166.70	1,775.74
02/01/10	332.04	36.10-	1,462.64	2,071.68
02/01/10	.00	1,198.34-	264.30	873.34
03/01/10	332.04	36.10-	560.24	1,169.28
04/01/10	332.04	36.10-	856.18	1,465.22
05/01/10	332.04	36.10-	1,152.12	1,761.16
06/01/10	332.04	36.10-	1,448.06	2,057.10
07/01/10	332.04	36.10-	1,744.00	2,353.04
08/01/10	332.04	36.10-	2,039.94	2,648.98
08/01/10	.00	1,255.04-	784.90	1,393.94
09/01/10	332.04	1,098.00-	18.94	627.98
09/01/10	.00	36.10-	17.16-	591.88 L
10/01/10	332.04	36.10-	278.78	887.82

Current Escrow Balance: 792.98			
Esc Rcpts to Eff Dt		Esc Disb Prior to Eff Dt	
Due Dt	Due Amt	Disb Date	Disb Amt
09/09	328.05	09/30/09	1,098.00
10/09	328.05	09/01/09	36.10
		10/01/09	36.10
*Indicates Sum of Remaining Escrow Payments &/or Escrow Disbursements to Effective Date.			

L ANTICIPATED LOW POINT FOR ANALYSIS PERIOD:
 -17.16

MAXIMUM PERMITTED LOW-POINT: (EXCLUDING MIP)
 591.88

Section 3:  SHORTAGE 609.04

ESCROW ACCOUNT ACTIVITY (NOVEMBER 01, 2008 - OCTOBER 31, 2009)

DATE	TXN	PREV PROJ AMOUNT	PREV PROJ BALANCE	TXN	ACTUAL AMOUNT	ACTUAL BALANCE
08/01/08	PAYMENT	289.00	1,070.90	PAYMENT	306.67	873.26
08/01/08		.00	1,070.90	REGULAR PMI	36.10-	873.26
09/01/08	PAYMENT	289.00	505.80	PAYMENT	306.67	45.83
09/01/08		.00	505.80	FIRE	1,098.00-	45.83
09/01/08		.00	505.80	REGULAR PMI	36.10-	45.83
10/01/08	PAYMENT	289.00	758.70	PAYMENT	306.67	316.40
10/01/08		.00	758.70	REGULAR PMI	36.10-	316.40
BEGINNING BALANCE			801.43			316.40
11/01/08	PAYMENT	303.22	1,068.55		.00	280.30
11/01/08	REGULAR PMI	36.10-	1,068.55	REGULAR PMI	36.10-	280.30
12/01/08	PAYMENT	303.22	1,335.67	PAYMENT	666.56	910.76
12/01/08	REGULAR PMI	36.10-	1,335.67	REGULAR PMI	36.10-	910.76
01/01/09	PAYMENT	303.22	1,602.79	PAYMENT	328.05	40.47
01/01/09	REGULAR PMI	36.10-	1,602.79	CITY/TOWNSHIP	1,198.34-	40.47
01/01/09		.00	1,602.79	REGULAR PMI	36.10-	4.37
02/01/09	PAYMENT	303.22	1,869.91	PAYMENT	328.05	296.32
02/01/09	REGULAR PMI	36.10-	1,869.91	REGULAR PMI	36.10-	296.32
02/01/09	CITY/TOWNSHIP	1,096.17-	773.74		.00	296.32
03/01/09	PAYMENT	303.22	1,040.86	PAYMENT	328.05	588.27
03/01/09	REGULAR PMI	36.10-	1,040.86	REGULAR PMI	36.10-	588.27
04/01/09	PAYMENT	303.22	1,307.98	PAYMENT	328.05	880.22
04/01/09	REGULAR PMI	36.10-	1,307.98	REGULAR PMI	36.10-	880.22
05/01/09	PAYMENT	303.22	1,575.10	PAYMENT	328.05	1,172.17
05/01/09	REGULAR PMI	36.10-	1,575.10	REGULAR PMI	36.10-	1,172.17
06/01/09	PAYMENT	303.22	1,842.22	PAYMENT	328.05	1,464.12
06/01/09	REGULAR PMI	36.10-	1,842.22	REGULAR PMI	36.10-	1,464.12

GMAC Mortgage Account Statement

12-12020-mg Doc 5990-1 Filed 11/20/13 Entered 12/05/13 14:54:11

Exhibit
Pg 3 of 6

CUSTOMER INFORMATION

Name:

Ailette Cornelius

PROPERTY ADDRESS

26 BRANFORD STREET
HARTFORD CT 06112

GMAC Mortgage

Account Number:

0126011303

Home Phone #:

() - 0

Visit us at www.gmacmortgage.com for
account information or to apply on-line.

02/11/10 11:00:00 AM 00001 20120618 LF201803 GMAC 1 02 DOM LF20180000 140316 GM



AILETTE CORNELIUS
26 BRANFORD STREET
HARTFORD CT 06112-1517



For information about your existing account,
please call: 1-800-766-4622.

For information about refinancing or obtaining
a new loan, please call: 1-866-690-8322

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

Account Information

Account Number 0126011303
Statement Date June 18, 2012
Maturity Date November 01, 2037
Interest Rate 2.00000
Interest Paid Year-to-Date \$1,722.90
Taxes Paid Year-to-Date \$1,332.20
Escrow Balance \$1,203.98
Principal Balance(PB)* \$62,286.64

Details of Amount Due/Paid

Principal and Interest \$260.66
Subsidy/Buydown \$0.00
Escrow \$361.67
Amount Past Due \$0.00
Outstanding Late Charges \$0.00
Other \$0.00
Total Amount Due \$622.33
Account Due Date July 01, 2012

For Customer Care inquiries call: 1-800-766-4622
For Insurance inquiries call: 1-800-256-9962
For Payment Arrangements call: 1-800-850-4622

Account Activity Since Last Statement

Description	Pmt Date	Tran. Date	Tran. Total	Principal	Interest	Escrow	Add'l Products	Late Charge	Other
PD SPEEDPAY FEE	06/01/12	06/16/12	\$7.50						\$7.50
SPEEDPAY FEE	06/01/12	06/16/12	\$7.50						\$7.50
Payment	06/01/12	06/16/12	\$622.33	\$156.59	\$104.07	\$361.67			

*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week). See back for automatic payment sign-up information and other payment options.

Important News

Now is a great time to buy a home! If you're in the market for your next home, our trained loan agents will help you review all of the financing options available to you - call 877-528-3817 today!

See Reverse Side For Important Information And State Specific Disclosures

Mail This Portion With Your Payment

Mortgage Payment Coupon

Account Number	Due Date	Mortgage Payment	Total Amount Due
0126011303	07/01/12	\$622.33	\$622.33

AILETTE CORNELIUS

Amount Due With Late Fee If Received
15 Days AFTER Due Date

\$635.36

GMAC
Mortgage

Please assist GMAC Mortgage
in applying your payment

Full Payment(s)	\$
ADDITIONAL Principal	\$
ADDITIONAL Escrow	\$
Late Charge	\$
Other Fees (please specify)	\$
Total Amount Enclosed	\$

Sign here to enroll in monthly ACH.
(See back for details.)

GMAC MORTGAGE
PO BOX 9001719
LOUISVILLE KY 40290-1719



02 0712 0126011303 00062233 01303 22222 2

To Apply Onlinewww.gmacmortgage.com**To Apply by Phone**

1-866-690-8322

Convenient Payment Options**Automatic Payment Plan**

By signing the box on the front of the statement, GMAC Mortgage is authorized to withdraw your scheduled payment on your due date from your bank account. Please understand that you must continue to remit monthly payments by check until written confirmation is received.

Online Payment Services — Pay your mortgage bills and view your mortgage account statement online! To get started simply register for Account Access at www.gmacmortgage.com, log-in, and follow the enrollment instructions.

Mail or Express Mail — When making your mortgage payment, please detach the coupon portion and mail with your check or money order. Do not send cash. Do not send post dated checks. If paying more than the amount due, be sure to indicate on the coupon how to apply the excess money. Please write your account number on your check or money order.

If you use a third party bill payer service or if you do not have your mortgage payment coupon send to:

GMAC Mortgage, Attn: Payment Processing
PO Box 79135, Phoenix, AZ 85062-9135

For Express Mail Only send to:

GMAC Mortgage, 6716 Grade Lane,
Building 9, Suite 910, Louisville, KY 40213-1407

Pay by Phone — For information and the fee to use this quick and convenient service call 1-800-766-4622. Please have your bank routing number and bank account number available when you call.

Account Information or Questions — 1-800-766-4622 or www.gmacmortgage.com

Our automated telephone service will help you get fast and confidential answers to questions. Be sure to have your account number and social security number available for identification. You can call 24 hours a day, 7 days a week. Representatives are available from 6:00 a.m.-10:00 p.m. CT Monday-Friday, and 8:00 a.m.-2:00 p.m. CT Saturday.

Special Number for the Hearing Impaired: 1-866-684-8439

Inquiries — General inquiries/correspondence should be mailed separately from your account payments.

Supplemental Tax Bills — If you receive a supplemental or interim bill from the tax collector and would like the bill paid from escrow, promptly forward the bill to the address listed below prior to the delinquency date.

General Inquiries

GMAC Mortgage
Attn: Customer Care
P.O. Box 9780
Waterloo, IA 50704-0780

Insurance Policies/Bills

GMAC Mortgage
P.O. Box 4025
Coraopolis, PA 15108-6942
1-800-256-9962

Tax Bills

GMAC Mortgage
Attn: Tax Dept.
P.O. Box 961219
FT. Worth, TX 76161-0219

Tax Bills in PA or MA

GMAC Mortgage
Attn: Tax Dept.
P.O. Box 961241
Ft. Worth, TX 76161-0241

Qualified Written Request — Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence, other than notice on your payment coupon or other payment medium supplied by us, regarding the servicing of your loan which includes your name, account number, and your reasons for the request. Any qualified written request you wish to submit must be sent to: GMAC Mortgage, Attn: Customer Care, PO Box 1330, Waterloo, IA 50704-1330.

Important Information

Electronic Debit — When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day your payment is received, and you will not receive your check back from your financial institution.

Important Notice — GMAC Mortgage may assess a return check fee consistent with the laws of your state and your mortgage contract on all checks returned unpaid by your financial institution. Additionally, GMAC Mortgage may be attempting to collect a debt and any information obtained will be used for that purpose. GMAC Mortgage may charge a fee for processing payoff requests.

Important Credit Reporting Notification — We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Partial Payments — Partial payment funds, if not specified, will be posted to outstanding fees, escrow shortages or as a principal reduction in accordance with the terms of your Note.

Optional Product Information — Failure to pay a monthly charge for an Optional Product billed under "Add'l Products" will not cause your mortgage account to be in default. Please call 1-800-766-4622 if you have any questions or to cancel your Optional Product enrollment.

FDIC - Contact the FDIC at 1-877-ASK.FDIC (1-877-275-3342) or <http://www.fdic.gov/consumers/loans/prevention/index.html> for information about options that may help you avoid foreclosure, brochures to educate you about foreclosure rescue scams, and telephone and Internet referrals to legitimate mortgage counselors.

New York Property Owners — As your mortgage servicer, we are registered with the New York Banking Superintendent. You may file complaints about us with the New York State Banking Department. You may also obtain additional information from the New York State Banking Department by calling the Department's Consumer Help Unit at 1-877-BANK-NYS or by visiting the Department's website at www.banking.state.ny.us.

**STATE LICENSING DISCLOSURES**

NMLS Unique Identifier # 1045; Alaska Mortgage Broker/Lender Licensee # AK1045; Arizona Mortgage Banker License # BK-0908590; Licensed by the Department of Corporations under the California Residential Mortgage Lending Act; Colorado Responsible Party: Tom West. To check the license status of your mortgage broker, visit <http://www.dora.state.co.us/real-estate/index.htm>; Georgia Residential Mortgage Licensee # 5845; Illinois Residential Mortgage Licensee # MB.6760182 by the Illinois Department of Financial and Professional Regulation—Division of Banking, 122 South Michigan Avenue, Suite 1900, Chicago, Illinois 60603, (312) 793-3000; Massachusetts Mortgage Lender and Broker License # MC1045; Minnesota: This is not an offer to enter into an agreement. Any such offer may only be made in accordance with the requirements of Minn. Stat. Section 47.206 (3) and (4); Mississippi Licensed Mortgage Company; Montana Mortgage Lender Licensee # 1045; Licensed by the Nevada Division of Mortgage Lending to make loans secured by liens on real property, License # 610; GMAC Mortgage, LLC, 10775 Double R Blvd, Suite 123, Reno, NV 89521, (775) 853-4622; Licensed by the New Hampshire Banking Department; Licensed by the N.J. Department of Banking and Insurance; Licensed Mortgage Banker—NYS Banking Department; Ohio Mortgage Loan Act Certificate of Registration # SM:501453.000; Ohio Mortgage Broker Act Mortgage Banker Exemption # MBMB.850031.000; Oregon Mortgage Lending License # ML-160; Licensed by the Pennsylvania Department of Banking; Rhode Island Licensed Lender and Licensed Loan Broker; Licensed by the Virginia State Corporation Commission License # MC-4473; Washington Consumer Loan Company License # CL-1045. GMAC Mortgage, LLC (licensed in some states as GMAC Mortgage, LLC d/b/a ditech), 1100 Virginia Drive, Fort Washington, PA 19034 (215-734-5000). Equal Housing Lender.

ACCOUNT NUMBER	DUE DATE	TOTAL PAYMENT
0126011303	12/01/08	\$892.06

Amount Due With Late Fee If Rec'd 15 Days AFTER Due Date
\$919.61

ADDITIONAL AMOUNTS REMITTED:

Principal	Escrow	Late Charge	Other

Amount Enclosed

Electronic Debit - When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day your payment is received, and you will not receive your check back from your financial institution.

AILETTE CORNELIUS
26 BRANFORD STREET
For home financing and home equity
opportunities, call 1-800-888-4622.

GMAC Mortgage
PO Box 79048
Phoenix AZ 85062-9048

02 1208 0126011303 00089206 02755 22222 6

Date _____ Check No. _____ Amt. _____

ACCOUNT NUMBER	DUE DATE	TOTAL PAYMENT
0126011303	10/01/09	\$892.06

ADDITIONAL AMOUNTS REMITTED:

Principal	Escrow	Late Charge	Other

Amount Due With Lat Rec'd 15 Days AFTER
\$919.61

Amount Enclos

Electronic Debit - When you provide a check as payment, you authorize us either to use information your check to make a one-time electronic funds transfer from your account or to process the payment a check transaction. When we use information from your check to make an electronic funds transfer funds may be withdrawn from your account as soon as the same day your payment is received, and will not receive your check back from your financial institution.

AILETTE CORNELIUS
 26 BRANFORD STREET
 For home financing and home equity
 opportunities, call 1-800-888-4622.

GMAC Mortgage
 PO Box 79048
 Phoenix AZ 85062-9048

02 1009 0126011303 00089206 02755 22222